

Attorney Docket No.: 0015-10



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: Tina M. Nocera, et al. Group Art Unit: 3624

Serial No.: 09/723,402 Examiner: Narayanswamy Subramanian  
Filed: November 28, 2000  
For: **METHOD FOR DEVELOPING ANSWER-OPTIONS TO ISSUE  
QUESTIONS RELATING TO PERSONAL FINANCE AND  
INVESTMENT**  
Docket No.: 0015-10

Bedminster, N.J. 07921  
May 12, 2005

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**AMENDMENT UNDER 37 CFR §1.111**

In response to the Office Action dated February 9, 2005, please amend the above-identified application as follows:

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 3 of this paper.

**Remarks/Arguments** begin on page 12 of this paper.